

| United States Bankruptcy Court<br>Northern District of Illinois                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                          | Voluntary Petition                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                          |                                     |                              |                                     |                                |                              |                          |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
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| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Mammas, James</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                          | Name of Joint Debtor (Spouse) (Last, First, Middle):<br><b>Mammas, Mary Beth</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                          |                                     |                              |                                     |                                |                              |                          |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                          | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                          |                                     |                              |                                     |                                |                              |                          |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all)<br><b>xxx-xx-5874</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                          | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)<br><b>xxx-xx-5973</b>                                                                                                                                                                                                                                                                                                                                                                                                                                 |                          |                                     |                              |                                     |                                |                              |                          |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
| Street Address of Debtor (No. and Street, City, and State):<br><b>6548 Midhurst Road<br/>Downers Grove, IL</b><br>ZIP Code<br><b>60516</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                          | Street Address of Joint Debtor (No. and Street, City, and State):<br><b>6548 Midhurst Road<br/>Downers Grove, IL</b><br>ZIP Code<br><b>60516</b>                                                                                                                                                                                                                                                                                                                                                                                                                      |                          |                                     |                              |                                     |                                |                              |                          |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
| County of Residence or of the Principal Place of Business:<br><b>DuPage</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                          | County of Residence or of the Principal Place of Business:<br><b>DuPage</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                          |                                     |                              |                                     |                                |                              |                          |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
| Mailing Address of Debtor (if different from street address):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                          | Mailing Address of Joint Debtor (if different from street address):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                          |                                     |                              |                                     |                                |                              |                          |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                          | ZIP Code                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | ZIP Code                 |                                     |                              |                                     |                                |                              |                          |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
| Location of Principal Assets of Business Debtor (if different from street address above):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                          |                                     |                              |                                     |                                |                              |                          |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
| <b>Type of Debtor</b><br>(Form of Organization) (Check one box)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                          | <b>Nature of Business</b><br>(Check one box)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                          |                                     |                              |                                     |                                |                              |                          |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
| <input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                          | <input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other                                                                                                                                                                                                                          |                          |                                     |                              |                                     |                                |                              |                          |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
| <b>Chapter 15 Debtors</b><br>Country of debtor's center of main interests:<br><br>Each country in which a foreign proceeding by, regarding, or against debtor is pending:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                          | <b>TAX-EXEMPT ENTITY</b><br>(Check box, if applicable)<br><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).                                                                                                                                                                                                                                                                                                                                                                          |                          |                                     |                              |                                     |                                |                              |                          |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
| <b>Filing Fee</b> (Check one box)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                          | <b>Chapter 11 Debtors</b><br>Check one box:<br><input type="checkbox"/> Full Filing Fee attached<br><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.<br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. |                          |                                     |                              |                                     |                                |                              |                          |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
| <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                          | Check if:<br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ).<br><br>Check all applicable boxes:<br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).                                        |                          |                                     |                              |                                     |                                |                              |                          |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
| <b>Statistical/Administrative Information</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="12" style="padding: 5px;">THIS SPACE IS FOR COURT USE ONLY</td> </tr> <tr> <td colspan="12" style="padding: 5px;"></td> </tr> </table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                          | THIS SPACE IS FOR COURT USE ONLY    |                              |                                     |                                |                              |                          |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
| THIS SPACE IS FOR COURT USE ONLY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                          |                                     |                              |                                     |                                |                              |                          |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                          |                                     |                              |                                     |                                |                              |                          |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
| Estimated Number of Creditors<br><table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> <td colspan="2"></td> </tr> </table>                                                                                      |                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                          | <input checked="" type="checkbox"/> | <input type="checkbox"/>     | <input type="checkbox"/>            | <input type="checkbox"/>       | <input type="checkbox"/>     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1-49                  | 50-99                  | 100-199                  | 200-999                     | 1,000-5,000                  | 5,001-10,000                  | 10,001-25,000                  | 25,001-50,000                | 50,001-100,000        | OVER 100,000 |  |  |
| <input checked="" type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <input type="checkbox"/> | <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>     | <input type="checkbox"/>            | <input type="checkbox"/>       | <input type="checkbox"/>     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
| 1-49                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 50-99                    | 100-199                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 200-999                  | 1,000-5,000                         | 5,001-10,000                 | 10,001-25,000                       | 25,001-50,000                  | 50,001-100,000               | OVER 100,000             |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
| Estimated Assets<br><table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> <td colspan="2"></td> </tr> </table>      |                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                          | <input type="checkbox"/>            | <input type="checkbox"/>     | <input checked="" type="checkbox"/> | <input type="checkbox"/>       | <input type="checkbox"/>     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | \$0 to \$50,000          | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | More than \$1 billion |              |  |  |
| <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <input type="checkbox"/> | <input checked="" type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>     | <input type="checkbox"/>            | <input type="checkbox"/>       | <input type="checkbox"/>     | <input type="checkbox"/> | <input type="checkbox"/> |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
| \$0 to \$50,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | \$50,001 to \$100,000    | \$100,001 to \$500,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | \$500,001 to \$1 million | \$1,000,001 to \$10 million         | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million       | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | More than \$1 billion    |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
| Estimated Liabilities<br><table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> <td colspan="2"></td> </tr> </table> |                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                          | <input type="checkbox"/>            | <input type="checkbox"/>     | <input checked="" type="checkbox"/> | <input type="checkbox"/>       | <input type="checkbox"/>     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | \$0 to \$50,000          | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | More than \$1 billion |              |  |  |
| <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <input type="checkbox"/> | <input checked="" type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>     | <input type="checkbox"/>            | <input type="checkbox"/>       | <input type="checkbox"/>     | <input type="checkbox"/> | <input type="checkbox"/> |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |
| \$0 to \$50,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | \$50,001 to \$100,000    | \$100,001 to \$500,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | \$500,001 to \$1 million | \$1,000,001 to \$10 million         | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million       | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | More than \$1 billion    |                          |                          |                          |                          |                          |                          |                       |                        |                          |                             |                              |                               |                                |                              |                       |              |  |  |

B1 (Official Form 1)(04/13)

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|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case)</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |               | Name of Debtor(s):<br><b>Mammas, James</b><br><b>Mammas, Mary Beth</b>                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Location<br>Where Filed: - <b>None</b> -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Case Number:  | Date Filed:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Location<br>Where Filed:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Case Number:  | Date Filed:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Name of Debtor:<br><b>- None -</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Case Number:  | Date Filed:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| District:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Relationship: | Judge:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Exhibit A</b><br><br>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |               | <b>Exhibit B</b><br><br>(To be completed if debtor is an individual whose debts are primarily consumer debts.)<br><br>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). |
| <input type="checkbox"/> Exhibit A is attached and made a part of this petition.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |               | <b>X /s/ William D. Cherny</b><br>Signature of Attorney for Debtor(s)<br><b>William D. Cherny 6239126</b><br><small>(Date)</small>                                                                                                                                                                                                                                                                                                                                                             |
| <b>Exhibit C</b><br><br>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.<br><input checked="" type="checkbox"/> No.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Exhibit D</b><br><br>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.<br><br>If this is a joint petition:<br><input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Information Regarding the Debtor - Venue</b><br><br>(Check any applicable box)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.<br><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.<br><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b><br><br>(Check all applicable boxes)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <hr/> <small>(Name of landlord that obtained judgment)</small> <hr/> <small>(Address of landlord)</small>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and<br><input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.<br><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).                                                                                                                                                                                                                                                                  |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

B1 (Official Form 1)(04/13)

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Mammas, James****Mammas, Mary Beth****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ James Mammas**Signature of Debtor **James Mammas****X /s/ Mary Beth Mammas**Signature of Joint Debtor **Mary Beth Mammas**

Telephone Number (If not represented by attorney)

**August 15, 2015**

Date

**Signature of Attorney\*****X /s/ William D. Cherny**

Signature of Attorney for Debtor(s)

**William D. Cherny 6239126**

Printed Name of Attorney for Debtor(s)

**Cherny Law Offices, P.C.**

Firm Name

**1111 S. Washington St.  
Naperville, IL 65040**

Address

**Email: bill@chernylaw.com****(630) 219-4381 Fax: (630) 219-4383**

Telephone Number

**August 15, 2015**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

 I request relief in accordance with chapter 15 of title 11, United States Code.

Certified copies of the documents required by 11 U.S.C. §1515 are attached.

 Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
Northern District of Illinois**

In re James Mamas  
Mary Beth Mamas

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ James Mammas  
James Mammas

Date: August 15, 2015

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
Northern District of Illinois**

In re James Mamas  
Mary Beth Mamas

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Mary Beth Mammas  
Mary Beth Mammas

Date: August 15, 2015

**United States Bankruptcy Court  
Northern District of Illinois**

In re **James Mammas,  
Mary Beth Mammas**

Case No. \_\_\_\_\_

Debtors

Chapter \_\_\_\_\_

**7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE                                                                | ATTACHED<br>(YES/NO) | NO. OF<br>SHEETS | ASSETS              | LIABILITIES       | OTHER                    |
|---------------------------------------------------------------------------------|----------------------|------------------|---------------------|-------------------|--------------------------|
| A - Real Property                                                               | <b>Yes</b>           | <b>1</b>         | <b>250,000.00</b>   |                   |                          |
| B - Personal Property                                                           | <b>Yes</b>           | <b>4</b>         | <b>15,260.00</b>    |                   |                          |
| C - Property Claimed as Exempt                                                  | <b>Yes</b>           | <b>2</b>         |                     |                   |                          |
| D - Creditors Holding Secured Claims                                            | <b>Yes</b>           | <b>1</b>         |                     | <b>244,495.00</b> |                          |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | <b>Yes</b>           | <b>2</b>         |                     | <b>2,200.00</b>   |                          |
| F - Creditors Holding Unsecured Nonpriority Claims                              | <b>Yes</b>           | <b>5</b>         |                     | <b>37,572.00</b>  |                          |
| G - Executory Contracts and Unexpired Leases                                    | <b>Yes</b>           | <b>1</b>         |                     |                   |                          |
| H - Codebtors                                                                   | <b>Yes</b>           | <b>1</b>         |                     |                   |                          |
| I - Current Income of Individual Debtor(s)                                      | <b>Yes</b>           | <b>2</b>         |                     |                   | <b>3,962.83</b>          |
| J - Current Expenditures of Individual Debtor(s)                                | <b>Yes</b>           | <b>2</b>         |                     |                   | <b>3,894.00</b>          |
| Total Number of Sheets of ALL Schedules                                         |                      | <b>21</b>        |                     |                   |                          |
|                                                                                 |                      |                  | <b>Total Assets</b> | <b>265,260.00</b> |                          |
|                                                                                 |                      |                  |                     |                   | <b>Total Liabilities</b> |
|                                                                                 |                      |                  |                     |                   | <b>284,267.00</b>        |

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **James Mamas,  
Mary Beth Mamas**

Case No. \_\_\_\_\_

Debtors

Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

| Type of Liability                                                                                                   | Amount          |
|---------------------------------------------------------------------------------------------------------------------|-----------------|
| Domestic Support Obligations (from Schedule E)                                                                      | <b>0.00</b>     |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)                                          | <b>2,200.00</b> |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | <b>0.00</b>     |
| Student Loan Obligations (from Schedule F)                                                                          | <b>0.00</b>     |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E                   | <b>0.00</b>     |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | <b>0.00</b>     |
| TOTAL                                                                                                               | <b>2,200.00</b> |

**State the following:**

|                                                                                                 |                 |
|-------------------------------------------------------------------------------------------------|-----------------|
| Average Income (from Schedule I, Line 12)                                                       | <b>3,962.83</b> |
| Average Expenses (from Schedule J, Line 22)                                                     | <b>3,894.00</b> |
| Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 ) | <b>4,743.00</b> |

**State the following:**

|                                                                            |                 |                  |
|----------------------------------------------------------------------------|-----------------|------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |                 | <b>0.00</b>      |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column             | <b>2,200.00</b> |                  |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |                 | <b>0.00</b>      |
| 4. Total from Schedule F                                                   |                 | <b>37,572.00</b> |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |                 | <b>37,572.00</b> |

In re **James Mammas,  
Mary Beth Mammas**

Case No. \_\_\_\_\_

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property                                                   | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|----------------------------------------------------------------------------------------|-----------------------------------------|------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------|
| <b>Single Family Home<br/>Location: 6548 Midhurst Road, Downers Grove IL<br/>60516</b> | <b>Fee simple</b>                       | <b>J</b>                           | <b>250,000.00</b>                                                                                | <b>244,495.00</b>       |

Sub-Total > **250,000.00** (Total of this page)

Total > **250,000.00**

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **James Mamas,  
Mary Beth Mamas**

Case No. \_\_\_\_\_

Debtors**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property                                                                                                                                                                                                             | N<br>O<br>N<br>E | Description and Location of Property                                                                                                                                                                                                             | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 1. Cash on hand                                                                                                                                                                                                              | X                |                                                                                                                                                                                                                                                  |                                             |                                                                                                           |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. |                  | <b>Savings Account #xxxxxx8359<br/>Citibank<br/>2225 75th St.<br/>Darien, IL</b>                                                                                                                                                                 | J                                           | <b>50.00</b>                                                                                              |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.                                                                                                                                      | X                |                                                                                                                                                                                                                                                  |                                             |                                                                                                           |
| 4. Household goods and furnishings, including audio, video, and computer equipment.                                                                                                                                          |                  | <b>Couch, 4 TV, Kitchen table w/4 chairs, Chaise lounge, Buffet, Dining room table w/4 chairs. Queen size bed, Dresser, Hutch, Computer w/printer, Video equipment, Audio equipment<br/>Location: 6548 Midhurst Road, Downers Grove IL 60516</b> | J                                           | <b>1,500.00</b>                                                                                           |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.                                                                                          |                  | <b>Vinyl records &amp; CDs<br/>Location: 6548 Midhurst Road, Downers Grove IL 60516</b>                                                                                                                                                          | J                                           | <b>500.00</b>                                                                                             |
| 6. Wearing apparel.                                                                                                                                                                                                          |                  | <b>Necessary wearing apparel<br/>Location: 6548 Midhurst Road, Downers Grove IL 60516</b>                                                                                                                                                        | J                                           | <b>300.00</b>                                                                                             |
| 7. Furs and jewelry.                                                                                                                                                                                                         |                  | <b>Costume jewelry<br/>Location: 6548 Midhurst Road, Downers Grove IL 60516</b>                                                                                                                                                                  | J                                           | <b>500.00</b>                                                                                             |
| 8. Firearms and sports, photographic, and other hobby equipment.                                                                                                                                                             |                  | <b>Bobby Hull autographed hockey puck<br/>Location: 6548 Midhurst Road, Downers Grove IL 60516</b>                                                                                                                                               | J                                           | <b>35.00</b>                                                                                              |
|                                                                                                                                                                                                                              |                  |                                                                                                                                                                                                                                                  |                                             | <b>Sub-Total &gt;<br/>(Total of this page)</b>                                                            |
|                                                                                                                                                                                                                              |                  |                                                                                                                                                                                                                                                  |                                             | <b>2,885.00</b>                                                                                           |

3 continuation sheets attached to the Schedule of Personal Property

In re **James Mamas,  
Mary Beth Mamas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| Type of Property                                                                                                                                                                                                                                  | N<br>O<br>N<br>E | Description and Location of Property                                                                                                | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 9. Interests in insurance policies.<br>Name insurance company of each policy and itemize surrender or refund value of each.                                                                                                                       | X                |                                                                                                                                     |                                             |                                                                                                           |
| 10. Annuities. Itemize and name each issuer.                                                                                                                                                                                                      | X                |                                                                                                                                     |                                             |                                                                                                           |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X                |                                                                                                                                     |                                             |                                                                                                           |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.                                                                                                                                                   | X                |                                                                                                                                     |                                             |                                                                                                           |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.                                                                                                                                                                   |                  | <b>Stock purchase plan from employer<br/>MSC Industrial Supply<br/>SID Tool Co., Inc.<br/>75 Maxess Road<br/>Melville, NY 11747</b> | J                                           | <b>500.00</b>                                                                                             |
| 14. Interests in partnerships or joint ventures. Itemize.                                                                                                                                                                                         | X                |                                                                                                                                     |                                             |                                                                                                           |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments.                                                                                                                                                            | X                |                                                                                                                                     |                                             |                                                                                                           |
| 16. Accounts receivable.                                                                                                                                                                                                                          | X                |                                                                                                                                     |                                             |                                                                                                           |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.                                                                                                                          | X                |                                                                                                                                     |                                             |                                                                                                           |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars.                                                                                                                                                                | X                |                                                                                                                                     |                                             |                                                                                                           |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.                                                                            | X                |                                                                                                                                     |                                             |                                                                                                           |
|                                                                                                                                                                                                                                                   |                  |                                                                                                                                     |                                             | Sub-Total ><br>(Total of this page)                                                                       |
|                                                                                                                                                                                                                                                   |                  |                                                                                                                                     |                                             | <b>500.00</b>                                                                                             |

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **James Mamas,  
Mary Beth Mamas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| Type of Property                                                                                                                                                                                                                                                                            | N<br>O<br>N<br>E | Description and Location of Property                                                                | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.                                                                                                                                                                    | X                |                                                                                                     |                                             |                                                                                                           |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.                                                                                                                | X                |                                                                                                     |                                             |                                                                                                           |
| 22. Patents, copyrights, and other intellectual property. Give particulars.                                                                                                                                                                                                                 | X                |                                                                                                     |                                             |                                                                                                           |
| 23. Licenses, franchises, and other general intangibles. Give particulars.                                                                                                                                                                                                                  | X                |                                                                                                     |                                             |                                                                                                           |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |                                                                                                     |                                             |                                                                                                           |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.                                                                                                                                                                                                                      |                  | <b>2005 Cadillac CTS 100,000 miles<br/>Location: 6548 Midhurst Road, Downers Grove IL<br/>60516</b> | J                                           | <b>5,525.00</b>                                                                                           |
|                                                                                                                                                                                                                                                                                             |                  | <b>2005 Jeep Liberty 97,000 miles<br/>Location: 6548 Midhurst Road, Downers Grove IL<br/>60516</b>  | J                                           | <b>6,350.00</b>                                                                                           |
| 26. Boats, motors, and accessories.                                                                                                                                                                                                                                                         | X                |                                                                                                     |                                             |                                                                                                           |
| 27. Aircraft and accessories.                                                                                                                                                                                                                                                               | X                |                                                                                                     |                                             |                                                                                                           |
| 28. Office equipment, furnishings, and supplies.                                                                                                                                                                                                                                            | X                |                                                                                                     |                                             |                                                                                                           |
| 29. Machinery, fixtures, equipment, and supplies used in business.                                                                                                                                                                                                                          | X                |                                                                                                     |                                             |                                                                                                           |
| 30. Inventory.                                                                                                                                                                                                                                                                              | X                |                                                                                                     |                                             |                                                                                                           |
| 31. Animals.                                                                                                                                                                                                                                                                                | X                |                                                                                                     |                                             |                                                                                                           |
|                                                                                                                                                                                                                                                                                             |                  |                                                                                                     |                                             | Sub-Total ><br>(Total of this page)                                                                       |
|                                                                                                                                                                                                                                                                                             |                  |                                                                                                     |                                             | <b>11,875.00</b>                                                                                          |

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **James Mammas,  
Mary Beth Mammas**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| Type of Property                                                     | N<br>O<br>N<br>E | Description and Location of Property | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|----------------------------------------------------------------------|------------------|--------------------------------------|---------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 32. Crops - growing or harvested. Give particulars.                  | X                |                                      |                                             |                                                                                                           |
| 33. Farming equipment and implements.                                | X                |                                      |                                             |                                                                                                           |
| 34. Farm supplies, chemicals, and feed.                              | X                |                                      |                                             |                                                                                                           |
| 35. Other personal property of any kind not already listed. Itemize. | X                |                                      |                                             |                                                                                                           |

|                      |                  |
|----------------------|------------------|
| Sub-Total >          | <b>0.00</b>      |
| (Total of this page) |                  |
| Total >              | <b>15,260.00</b> |

(Report also on Summary of Schedules)

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

In re **James Mamas,  
Mary Beth Mamas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter  
with respect to cases commenced on or after the date of adjustment.)

| Description of Property                                                                                                                                                                                                                     | Specify Law Providing<br>Each Exemption | Value of<br>Claimed<br>Exemption | Current Value of<br>Property Without<br>Deducting Exemption |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|----------------------------------|-------------------------------------------------------------|
| <b>Real Property</b>                                                                                                                                                                                                                        |                                         |                                  |                                                             |
| <b>Single Family Home</b><br>Location: 6548 Midhurst Road, Downers Grove<br>IL 60516                                                                                                                                                        | 735 ILCS 5/12-901                       | 30,000.00                        | 250,000.00                                                  |
| <b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>                                                                                                                                                              |                                         |                                  |                                                             |
| Savings Account #xxxxxx8359<br>Citibank<br>2225 75th St.<br>Darien, IL                                                                                                                                                                      | 735 ILCS 5/12-1001(b)                   | 50.00                            | 50.00                                                       |
| <b>Household Goods and Furnishings</b>                                                                                                                                                                                                      |                                         |                                  |                                                             |
| Couch, 4 TV, Kitchen table w/4 chairs, Chaise lounge, Buffet, Dining room table w/4 chairs. Queen size bed, Dresser, Hutch, Computer w/printer, Video equipment, Audio equipment<br>Location: 6548 Midhurst Road, Downers Grove<br>IL 60516 | 735 ILCS 5/12-1001(b)                   | 1,500.00                         | 1,500.00                                                    |
| <b>Books, Pictures and Other Art Objects; Collectibles</b>                                                                                                                                                                                  |                                         |                                  |                                                             |
| Vinyl records & CDs<br>Location: 6548 Midhurst Road, Downers Grove<br>IL 60516                                                                                                                                                              | 735 ILCS 5/12-1001(b)                   | 500.00                           | 500.00                                                      |
| <b>Wearing Apparel</b>                                                                                                                                                                                                                      |                                         |                                  |                                                             |
| Necessary wearing apparel<br>Location: 6548 Midhurst Road, Downers Grove<br>IL 60516                                                                                                                                                        | 735 ILCS 5/12-1001(a)                   | 300.00                           | 300.00                                                      |
| <b>Furs and Jewelry</b>                                                                                                                                                                                                                     |                                         |                                  |                                                             |
| Costume jewelry<br>Location: 6548 Midhurst Road, Downers Grove<br>IL 60516                                                                                                                                                                  | 735 ILCS 5/12-1001(b)                   | 500.00                           | 500.00                                                      |
| <b>Firearms and Sports, Photographic and Other Hobby Equipment</b>                                                                                                                                                                          |                                         |                                  |                                                             |
| Bobby Hull autographed hockey puck<br>Location: 6548 Midhurst Road, Downers Grove<br>IL 60516                                                                                                                                               | 735 ILCS 5/12-1001(b)                   | 35.00                            | 35.00                                                       |
| <b>Stock and Interests in Businesses</b>                                                                                                                                                                                                    |                                         |                                  |                                                             |
| Stock purchase plan from employer<br>MSC Industrial Supply<br>SID Tool Co., Inc.<br>75 Maxess Road<br>Melville, NY 11747                                                                                                                    | 735 ILCS 5/12-1001(b)                   | 500.00                           | 500.00                                                      |
| <b>Automobiles, Trucks, Trailers, and Other Vehicles</b>                                                                                                                                                                                    |                                         |                                  |                                                             |
| 2005 Cadillac CTS 100,000 miles<br>Location: 6548 Midhurst Road, Downers Grove<br>IL 60516                                                                                                                                                  | 735 ILCS 5/12-1001(c)                   | 4,800.00                         | 5,525.00                                                    |

B6C (Official Form 6C) (4/13) -- Cont.

In re **James Mammas,  
Mary Beth Mammas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

| Description of Property                                                                            | Specify Law Providing<br>Each Exemption | Value of<br>Claimed<br>Exemption | Current Value of<br>Property Without<br>Deducting Exemption |
|----------------------------------------------------------------------------------------------------|-----------------------------------------|----------------------------------|-------------------------------------------------------------|
| <b>2005 Jeep Liberty 97,000 miles<br/>Location: 6548 Midhurst Road, Downers Grove<br/>IL 60516</b> | <b>735 ILCS 5/12-1001(b)</b>            | <b>4,915.00</b>                  | <b>6,350.00</b>                                             |

Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

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Total: **43,100.00** **265,260.00**

Best Case Bankruptcy

B6D (Official Form 6D) (12/07)

In re **James Mammas,  
Mary Beth Mammas**

Case No. \_\_\_\_\_

## Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODE<br>H<br>W<br>J<br>C<br><br>T<br>O<br>R | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND VALUE<br>OF PROPERTY<br>SUBJECT TO LIEN                | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|------------------------------------------------------------------------------------------------------------------|---------------------------------------------|------------------------------------|---------------------------------------------------------------------------------------------------------------------------|------------|--------------|----------|----------------------------------------------------------------------|---------------------------------|
|                                                                                                                  |                                             |                                    |                                                                                                                           |            |              |          |                                                                      |                                 |
| Account No. <b>xxxxx5934</b>                                                                                     |                                             |                                    | <b>Opened 5/21/08 Last Active 4/27/15</b>                                                                                 |            |              |          |                                                                      |                                 |
| Fifth Third Bank<br>Fifth Third Bank Bankruptcy<br>Department,<br>1830 E Paris Ave Se<br>Grand Rapids, MI 49546  | J                                           |                                    | <b>Mortgage</b><br><br><b>Single Family Home</b><br><b>Location: 6548 Midhurst Road, Downers</b><br><b>Grove IL 60516</b> |            |              |          |                                                                      |                                 |
|                                                                                                                  |                                             |                                    | Value \$ <b>250,000.00</b>                                                                                                |            |              |          | <b>244,495.00</b>                                                    | <b>0.00</b>                     |
| Account No.                                                                                                      |                                             |                                    |                                                                                                                           |            |              |          |                                                                      |                                 |
|                                                                                                                  |                                             |                                    |                                                                                                                           |            |              |          |                                                                      |                                 |
|                                                                                                                  |                                             |                                    | Value \$                                                                                                                  |            |              |          |                                                                      |                                 |
| Account No.                                                                                                      |                                             |                                    |                                                                                                                           |            |              |          |                                                                      |                                 |
|                                                                                                                  |                                             |                                    |                                                                                                                           |            |              |          |                                                                      |                                 |
|                                                                                                                  |                                             |                                    | Value \$                                                                                                                  |            |              |          |                                                                      |                                 |
| Account No.                                                                                                      |                                             |                                    |                                                                                                                           |            |              |          |                                                                      |                                 |
|                                                                                                                  |                                             |                                    |                                                                                                                           |            |              |          |                                                                      |                                 |
|                                                                                                                  |                                             |                                    | Value \$                                                                                                                  |            |              |          |                                                                      |                                 |
| <b>0</b> continuation sheets attached                                                                            |                                             |                                    | Subtotal<br>(Total of this page)                                                                                          |            |              |          | <b>244,495.00</b>                                                    | <b>0.00</b>                     |
|                                                                                                                  |                                             |                                    | Total<br>(Report on Summary of Schedules)                                                                                 |            |              |          | <b>244,495.00</b>                                                    | <b>0.00</b>                     |

In re

**James Mamas,  
Mary Beth Mamas**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re **James Mamas,  
Mary Beth Mamas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units****TYPE OF PRIORITY**

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)           | CODE<br>DEBTOR<br>H<br>W<br>J<br>C | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM | TYPE OF PRIORITY                               |                                                          |                                      |                                                                   | AMOUNT NOT<br>ENTITLED TO<br>PRIORITY, IF ANY    | AMOUNT<br>ENTITLED TO<br>PRIORITY |                 |
|-----------------------------------------------------------------------------------------------------------------------|------------------------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|-------------------------------------------------------------------|--------------------------------------------------|-----------------------------------|-----------------|
|                                                                                                                       |                                    |                                                                                                  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | A<br>M<br>O<br>U<br>N<br>T<br>O<br>F<br>C<br>L<br>A<br>I<br>M<br> |                                                  |                                   |                 |
| Account No. <b>xxx-xx-5874</b>                                                                                        | J                                  | <b>Income Tax</b>                                                                                |                                                |                                                          |                                      |                                                                   |                                                  |                                   |                 |
| Internal Revenue Service<br>Centralized Insolvency Operations<br>PO Box 7346<br>Philadelphia, PA 19101-7346           |                                    |                                                                                                  |                                                |                                                          |                                      |                                                                   | <b>0.00</b>                                      |                                   | <b>2,200.00</b> |
| Account No.                                                                                                           |                                    |                                                                                                  |                                                |                                                          |                                      |                                                                   |                                                  |                                   |                 |
| Account No.                                                                                                           |                                    |                                                                                                  |                                                |                                                          |                                      |                                                                   |                                                  |                                   |                 |
| Account No.                                                                                                           |                                    |                                                                                                  |                                                |                                                          |                                      |                                                                   |                                                  |                                   |                 |
| Account No.                                                                                                           |                                    |                                                                                                  |                                                |                                                          |                                      |                                                                   |                                                  |                                   |                 |
| Account No.                                                                                                           |                                    |                                                                                                  |                                                |                                                          |                                      |                                                                   |                                                  |                                   |                 |
| Sheet <b>1</b> of <b>1</b> continuation sheets attached to<br>Schedule of Creditors Holding Unsecured Priority Claims |                                    |                                                                                                  |                                                |                                                          |                                      |                                                                   | <b>Subtotal</b><br>(Total of this page)          | <b>0.00</b>                       | <b>2,200.00</b> |
|                                                                                                                       |                                    |                                                                                                  |                                                |                                                          |                                      |                                                                   | <b>Total</b><br>(Report on Summary of Schedules) | <b>0.00</b>                       | <b>2,200.00</b> |

In re **James Mamas,  
Mary Beth Mamas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT                       | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---------------------------------------------------------------------------------------------------------------|----------|------------------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------|--------------|----------|-----------------|
|                                                                                                               |          |                                    |                                                                                                     |                                  |              |          |                 |
| Account No. xxxx4593                                                                                          | H        |                                    | Medical Treatment - MEA Elk Grove LLC                                                               |                                  |              |          | 943.00          |
| <b>Account Resolution Services<br/>1801 Nw 66th Ave<br/>Fort Lauderdale, FL 33313</b>                         | H        |                                    |                                                                                                     |                                  |              |          |                 |
| Account No.                                                                                                   | H        |                                    | Opened 11/01/13                                                                                     |                                  |              |          |                 |
| <b>Account Resolution Services<br/>1801 Nw 66th Ave<br/>Fort Lauderdale, FL 33313</b>                         | H        |                                    | Medical Treatment - MEA - Elk Grove LLC                                                             |                                  |              |          | 943.00          |
| Account No. xxx9377                                                                                           | H        |                                    | Opened 4/01/13                                                                                      |                                  |              |          |                 |
| <b>ATG Credit<br/>1700 W Cortland St Ste 2<br/>Chicago, IL 60622</b>                                          | H        |                                    | Medical Treatment - Alexian Brothers Specialty Group                                                |                                  |              |          | 190.00          |
| Account No. xx461C                                                                                            | H        |                                    | Opened 4/01/15                                                                                      |                                  |              |          |                 |
| <b>Certified Services Inc<br/>1733 Washington St Ste 2<br/>Waukegan, IL 60085</b>                             | H        |                                    | Medical Treatment - Concept Care Chiropractic                                                       |                                  |              |          | 95.00           |
| 4 continuation sheets attached                                                                                |          |                                    |                                                                                                     | Subtotal<br>(Total of this page) |              |          | 2,171.00        |

B6F (Official Form 6F) (12/07) - Cont.

In re **James Mammas,  
Mary Beth Mammas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | CODE<br>DEBTOR | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT<br>UNLIQUIDATED       | DISPUTED | AMOUNT OF CLAIM |
|-----------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|----------|-----------------|
|                                                                                                                 |                |                                                                                                                                               |                                  |          | W               |
| Account No. xxxxxxxxxxxx3633                                                                                    |                | Opened 5/01/07 Last Active 2/18/10<br><br>Credit purchase                                                                                     |                                  |          | 2,042.00        |
| GECRB/JC Penny<br>Attention: Bankruptcy<br>PO Box 103104<br>Roswell, GA 30076                                   | W              |                                                                                                                                               |                                  |          |                 |
| Account No. xxxx4360                                                                                            | H              | Opened 12/01/10<br><br>Medical Treatment - Radiologists of Dupage<br>S.C.                                                                     |                                  |          | 587.00          |
| Illinois Collection Service/ICS<br>Illinois Collection Service<br>PO Box 1010<br>Tinley Park, IL 60477          | H              |                                                                                                                                               |                                  |          |                 |
| Account No. xxxx8426                                                                                            | H              | Opened 11/01/11<br><br>Medical Treatment - Radiologists of Dupage<br>S.C.                                                                     |                                  |          | 375.00          |
| Illinois Collection Service/ICS<br>Illinois Collection Service<br>Po Box 1010<br>Tinley Park, IL 60477          | H              |                                                                                                                                               |                                  |          |                 |
| Account No. xxxxxxxxxxxx2097                                                                                    | W              | Opened 5/06/01 Last Active 2/18/10<br><br>Credit Card Charges                                                                                 |                                  |          | 2,116.00        |
| Kohls/Capone<br>N56 W 17000 Ridgewood Dr<br>Menomonee Falls, WI 53051                                           | W              |                                                                                                                                               |                                  |          |                 |
| Account No. xxxx7232                                                                                            | W              | Opened 11/01/11<br><br>Medical Treatment - Dupage Emergency<br>Physicians                                                                     |                                  |          | 334.00          |
| Medcial Business Bureau<br>PO Box 1219<br>Park Ridge, IL 60068                                                  | W              |                                                                                                                                               |                                  |          |                 |
| Sheet no. <u>1</u> of <u>4</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                |                                                                                                                                               | Subtotal<br>(Total of this page) |          | 5,454.00        |

B6F (Official Form 6F) (12/07) - Cont.

In re **James Mammas,  
Mary Beth Mammas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | CODE<br>DEBTOR | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT                       | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|-----------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|--------------|----------|-----------------|
|                                                                                                                 |                |                                                                                                                                               | C                                | U            | D        |                 |
| Account No. xxxxxxxx9453                                                                                        | H              | Opened 7/01/10<br><br>Medical Treatment - Anesthesiologists Ltd                                                                               |                                  |              |          |                 |
| Medical Business Bureau<br>PO Box 1219<br>Park Ridge, IL 60068                                                  | H              |                                                                                                                                               |                                  |              |          | 1,840.00        |
| Account No. xxxxxxxx9246                                                                                        | H              | Opened 7/01/10<br><br>Medical Treatment - Anesthesiologists Ltd                                                                               |                                  |              |          |                 |
| Medical Business Bureau<br>PO Box 1219<br>Park Ridge, IL 60068                                                  | H              |                                                                                                                                               |                                  |              |          | 736.00          |
| Account No. xxxxx1745                                                                                           | H              | Opened 10/01/11<br><br>Medical Treatment - Dupage Emergency<br>Physicians                                                                     |                                  |              |          |                 |
| Medical Business Bureau<br>PO Box 1219<br>Park Ridge, IL 60068                                                  | H              |                                                                                                                                               |                                  |              |          | 499.00          |
| Account No. xxxxx2301                                                                                           | H              | Opened 4/01/10<br><br>Medical Treatment - Dupage Emergency<br>Physicians                                                                      |                                  |              |          |                 |
| Medical Business Bureau<br>PO Box 1219<br>Park Ridge, IL 60068                                                  | H              |                                                                                                                                               |                                  |              |          | 413.00          |
| Account No. xxxx7233                                                                                            | W              | Opened 11/01/11<br><br>Medical Treatment - Dupage Emergency<br>Physicians                                                                     |                                  |              |          |                 |
| Medical Business Bureau<br>PO Box 1219<br>Park Ridge, IL 60068                                                  | W              |                                                                                                                                               |                                  |              |          | 334.00          |
| Sheet no. <u>2</u> of <u>4</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                |                                                                                                                                               | Subtotal<br>(Total of this page) |              |          | 3,822.00        |

In re **James Mammas,  
Mary Beth Mammas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | CODE<br>DEBTOR | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT<br>UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|-----------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|----------|-----------------|
|                                                                                                                 |                |                                                                                                                                               |                            |          |                 |
| Account No. xxxx2403                                                                                            | H              | Opened 4/01/15<br><br>Medical Treatment - Dupage Emg Phy Conv<br>Care Dow                                                                     |                            |          | 276.00          |
| Medical Business Bureau<br>PO Box 1219<br>Park Ridge, IL 60068                                                  | H              |                                                                                                                                               |                            |          |                 |
| Account No. xxxxx2302                                                                                           | H              | Opened 4/01/10<br><br>Medical Treatment - Dupage Emergency<br>Physicians                                                                      |                            |          | 130.00          |
| Medical Business Bureau<br>PO Box 1219<br>Park Ridge, IL 60068                                                  | H              |                                                                                                                                               |                            |          |                 |
| Account No. xxxxxx3039                                                                                          | H              | Opened 4/01/13<br><br>Medical Treatment - Wood Dale Fire Protection<br>District                                                               |                            |          | 986.00          |
| Merchants Credit<br>223 W. Jackson Blvd.<br>Suite 400<br>Chicago, IL 60606                                      | H              |                                                                                                                                               |                            |          |                 |
| Account No. xxxxxx0203                                                                                          | H              | Opened 8/01/09<br><br>Medical Treatment - Dupage Medical Group                                                                                |                            |          | 544.00          |
| Merchants Credit<br>223 W. Jackson Blvd.<br>Suite 400<br>Chicago, IL 60606                                      | H              |                                                                                                                                               |                            |          |                 |
| Account No. xxxxxx0248                                                                                          | H              | Opened 5/01/10<br><br>Medical Treatment - Dupage Medical Group                                                                                |                            |          | 110.00          |
| Merchants Credit<br>223 W. Jackson Blvd.<br>Suite 400<br>Chicago, IL 60606                                      | H              |                                                                                                                                               |                            |          |                 |
| Sheet no. <u>3</u> of <u>4</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                | Subtotal<br>(Total of this page)                                                                                                              |                            |          | 2,046.00        |

B6F (Official Form 6F) (12/07) - Cont.

In re **James Mammas,  
Mary Beth Mammas**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | CODE<br>DEBTOR | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM  |
|-----------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|------------|--------------|----------|------------------|
|                                                                                                                 |                |                                                                                                                                               | C          | U            | D        |                  |
| Account No. xxxxxx8583                                                                                          | H              | Credit Card Charges - Citibank                                                                                                                |            |              |          | 14,240.00        |
| Midland Funding<br>8875 Aero Dr Ste 200<br>San Diego, CA 92123                                                  | H              | Opened 6/01/11<br><br>Credit Card Charges - Citibank USA N.A.                                                                                 |            |              |          | 3,594.00         |
| Account No. xxxxx2044                                                                                           | H              | Medical Treatment - Alexian Bros Medical Center                                                                                               |            |              |          | 6,245.00         |
| Pellettieri<br>991 Oak Creek Dr<br>Lombard, IL 60148                                                            | H              |                                                                                                                                               |            |              |          |                  |
| Account No.                                                                                                     |                |                                                                                                                                               |            |              |          |                  |
| Account No.                                                                                                     |                |                                                                                                                                               |            |              |          |                  |
| Sheet no. <u>4</u> of <u>4</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                | Subtotal<br>(Total of this page)                                                                                                              |            |              |          | <b>24,079.00</b> |
|                                                                                                                 |                | Total<br>(Report on Summary of Schedules)                                                                                                     |            |              |          | <b>37,572.00</b> |

In re **James Mammas,  
Mary Beth Mammas**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**0**

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **James Mamas,  
Mary Beth Mamas**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

**0**

continuation sheets attached to Schedule of Codebtors

|                                                                                     |                                |
|-------------------------------------------------------------------------------------|--------------------------------|
| Fill in this information to identify your case:                                     |                                |
| Debtor 1                                                                            | <b><u>James Mammas</u></b>     |
| Debtor 2<br>(Spouse, if filing)                                                     | <b><u>Mary Beth Mammas</u></b> |
| United States Bankruptcy Court for the: <b><u>NORTHERN DISTRICT OF ILLINOIS</u></b> |                                |
| Case number<br>(If known)                                                           | <hr/>                          |

Check if this is:

- An amended filing
- A supplement showing post-petition chapter 13 income as of the following date:

---

MM / DD / YYYY

Official Form B 6I

## Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## **Part 1: Describe Employment**

**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work

Occupation may include student or homemaker, if it applies.

|                                 | <b>Debtor 1</b>                                                                       | <b>Debtor 2 or non-filing spouse</b>                                                  |
|---------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| <b>Employment status</b>        | <input checked="" type="checkbox"/> Employed<br><input type="checkbox"/> Not employed | <input checked="" type="checkbox"/> Employed<br><input type="checkbox"/> Not employed |
| <b>Occupation</b>               | <b>Account Manager</b>                                                                | <b>Deputy Clerk</b>                                                                   |
| <b>Employer's name</b>          | <b>MSC Industrial Supply</b>                                                          | <b>Clerk of the Eighteenth Judicial Circuit</b>                                       |
| <b>Employer's address</b>       | <b>1020 Wooddale Rd.<br/>Wood Dale, IL 60191</b>                                      | <b>PO Box 707<br/>Wheaton, IL 60187</b>                                               |
| <b>How long employed there?</b> | <b>3.5 year</b>                                                                       | <b>1.5 years</b>                                                                      |

**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

|                                                                                                                                                      | <u>For Debtor 1</u>   | <u>For Debtor 2 or<br/>non-filing spouse</u> |
|------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|----------------------------------------------|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | 2. \$ <u>3,081.00</u> | \$ <u>2,259.83</u>                           |
| 3. Estimate and list monthly overtime pay.                                                                                                           | 3. +\$ <u>0.00</u>    | +\$ <u>0.00</u>                              |
| 4. Calculate gross Income. Add line 2 + line 3.                                                                                                      | 4. \$ <u>3,081.00</u> | \$ <u>2,259.83</u>                           |

Debtor 1 James Mamas  
Debtor 2 Mary Beth Mamas

Case number (if known)

| Copy line 4 here .....                                                                                                                                                                                                                                                                                                                                                                               | For Debtor 1                                                                          | For Debtor 2 or non-filing spouse |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|-----------------------------------|
|                                                                                                                                                                                                                                                                                                                                                                                                      | 4. \$ <u><u>3,081.00</u></u>                                                          | \$ <u><u>2,259.83</u></u>         |
| <b>5. List all payroll deductions:</b>                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                   |
| 5a. Tax, Medicare, and Social Security deductions                                                                                                                                                                                                                                                                                                                                                    | 5a. \$ <u><u>316.33</u></u>                                                           | \$ <u><u>574.17</u></u>           |
| 5b. Mandatory contributions for retirement plans                                                                                                                                                                                                                                                                                                                                                     | 5b. \$ <u><u>93.17</u></u>                                                            | \$ <u><u>0.00</u></u>             |
| 5c. Voluntary contributions for retirement plans                                                                                                                                                                                                                                                                                                                                                     | 5c. \$ <u><u>0.00</u></u>                                                             | \$ <u><u>0.00</u></u>             |
| 5d. Required repayments of retirement fund loans                                                                                                                                                                                                                                                                                                                                                     | 5d. \$ <u><u>0.00</u></u>                                                             | \$ <u><u>0.00</u></u>             |
| 5e. Insurance                                                                                                                                                                                                                                                                                                                                                                                        | 5e. \$ <u><u>394.33</u></u>                                                           | \$ <u><u>0.00</u></u>             |
| 5f. Domestic support obligations                                                                                                                                                                                                                                                                                                                                                                     | 5f. \$ <u><u>0.00</u></u>                                                             | \$ <u><u>0.00</u></u>             |
| 5g. Union dues                                                                                                                                                                                                                                                                                                                                                                                       | 5g. \$ <u><u>0.00</u></u>                                                             | \$ <u><u>0.00</u></u>             |
| 5h. Other deductions. Specify: _____                                                                                                                                                                                                                                                                                                                                                                 | 5h.+ \$ <u><u>0.00</u></u>                                                            | + \$ <u><u>0.00</u></u>           |
| <b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.                                                                                                                                                                                                                                                                                                                             | 6. \$ <u><u>803.83</u></u>                                                            | \$ <u><u>574.17</u></u>           |
| <b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.                                                                                                                                                                                                                                                                                                                        | 7. \$ <u><u>2,277.17</u></u>                                                          | \$ <u><u>1,685.66</u></u>         |
| <b>8. List all other income regularly received:</b>                                                                                                                                                                                                                                                                                                                                                  |                                                                                       |                                   |
| 8a. Net income from rental property and from operating a business, profession, or farm<br>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.                                                                                                                                                      | 8a. \$ <u><u>0.00</u></u>                                                             | \$ <u><u>0.00</u></u>             |
| 8b. Interest and dividends                                                                                                                                                                                                                                                                                                                                                                           | 8b. \$ <u><u>0.00</u></u>                                                             | \$ <u><u>0.00</u></u>             |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive<br>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.                                                                                                                                                                                            | 8c. \$ <u><u>0.00</u></u>                                                             | \$ <u><u>0.00</u></u>             |
| 8d. Unemployment compensation                                                                                                                                                                                                                                                                                                                                                                        | 8d. \$ <u><u>0.00</u></u>                                                             | \$ <u><u>0.00</u></u>             |
| 8e. Social Security                                                                                                                                                                                                                                                                                                                                                                                  | 8e. \$ <u><u>0.00</u></u>                                                             | \$ <u><u>0.00</u></u>             |
| 8f. Other government assistance that you regularly receive<br>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.<br>Specify: _____                                                                                                               | 8f. \$ <u><u>0.00</u></u>                                                             | \$ <u><u>0.00</u></u>             |
| 8g. Pension or retirement income                                                                                                                                                                                                                                                                                                                                                                     | 8g. \$ <u><u>0.00</u></u>                                                             | \$ <u><u>0.00</u></u>             |
| 8h. Other monthly income. Specify: _____                                                                                                                                                                                                                                                                                                                                                             | 8h.+ \$ <u><u>0.00</u></u>                                                            | + \$ <u><u>0.00</u></u>           |
| <b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.                                                                                                                                                                                                                                                                                                                                   | 9. \$ <u><u>0.00</u></u>                                                              | \$ <u><u>0.00</u></u>             |
| <b>10. Calculate monthly income.</b> Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.                                                                                                                                                                                                                                                              | 10. \$ <u><u>2,277.17</u></u> + \$ <u><u>1,685.66</u></u> = \$ <u><u>3,962.83</u></u> |                                   |
| <b>11. State all other regular contributions to the expenses that you list in Schedule J.</b><br>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.<br>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.<br>Specify: _____ | 11. +\$ <u><u>0.00</u></u>                                                            |                                   |
| <b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income.<br>Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies                                                                                                                                 | 12. \$ <u><u>3,962.83</u></u>                                                         |                                   |
| <b>13. Do you expect an increase or decrease within the year after you file this form?</b>                                                                                                                                                                                                                                                                                                           |                                                                                       |                                   |
| <input checked="" type="checkbox"/> No.                                                                                                                                                                                                                                                                                                                                                              |                                                                                       |                                   |
| <input type="checkbox"/> Yes. Explain: _____                                                                                                                                                                                                                                                                                                                                                         |                                                                                       |                                   |



Debtor 1 **James Mammas**  
 Debtor 2 **Mary Beth Mammas**

Case number (if known) \_\_\_\_\_

|                                                                                                                                                                                                                                                                                                                      |                                                                    |                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|----------------------|
| 6. <b>Utilities:</b>                                                                                                                                                                                                                                                                                                 | 6a. Electricity, heat, natural gas                                 | 6a. \$ <b>180.00</b> |
|                                                                                                                                                                                                                                                                                                                      | 6b. Water, sewer, garbage collection                               | 6b. \$ <b>150.00</b> |
|                                                                                                                                                                                                                                                                                                                      | 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. \$ <b>175.00</b> |
|                                                                                                                                                                                                                                                                                                                      | 6d. Other. Specify: _____                                          | 6d. \$ <b>0.00</b>   |
| 7. <b>Food and housekeeping supplies</b>                                                                                                                                                                                                                                                                             | 7. \$ <b>700.00</b>                                                |                      |
| 8. <b>Childcare and children's education costs</b>                                                                                                                                                                                                                                                                   | 8. \$ <b>0.00</b>                                                  |                      |
| 9. <b>Clothing, laundry, and dry cleaning</b>                                                                                                                                                                                                                                                                        | 9. \$ <b>40.00</b>                                                 |                      |
| 10. <b>Personal care products and services</b>                                                                                                                                                                                                                                                                       | 10. \$ <b>100.00</b>                                               |                      |
| 11. <b>Medical and dental expenses</b>                                                                                                                                                                                                                                                                               | 11. \$ <b>0.00</b>                                                 |                      |
| 12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.<br>Do not include car payments.                                                                                                                                                                                                              | 12. \$ <b>500.00</b>                                               |                      |
| 13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>                                                                                                                                                                                                                                        | 13. \$ <b>25.00</b>                                                |                      |
| 14. <b>Charitable contributions and religious donations</b>                                                                                                                                                                                                                                                          | 14. \$ <b>50.00</b>                                                |                      |
| 15. <b>Insurance.</b><br>Do not include insurance deducted from your pay or included in lines 4 or 20.                                                                                                                                                                                                               |                                                                    |                      |
| 15a. Life insurance                                                                                                                                                                                                                                                                                                  | 15a. \$ <b>0.00</b>                                                |                      |
| 15b. Health insurance                                                                                                                                                                                                                                                                                                | 15b. \$ <b>0.00</b>                                                |                      |
| 15c. Vehicle insurance                                                                                                                                                                                                                                                                                               | 15c. \$ <b>290.00</b>                                              |                      |
| 15d. Other insurance. Specify: _____                                                                                                                                                                                                                                                                                 | 15d. \$ <b>0.00</b>                                                |                      |
| 16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.<br>Specify: _____                                                                                                                                                                                                        | 16. \$ <b>0.00</b>                                                 |                      |
| 17. <b>Installment or lease payments:</b>                                                                                                                                                                                                                                                                            | 17a. \$ <b>0.00</b>                                                |                      |
| 17b. Car payments for Vehicle 1                                                                                                                                                                                                                                                                                      | 17b. \$ <b>0.00</b>                                                |                      |
| 17c. Car payments for Vehicle 2                                                                                                                                                                                                                                                                                      | 17c. \$ <b>0.00</b>                                                |                      |
| 17d. Other. Specify: _____                                                                                                                                                                                                                                                                                           | 17d. \$ <b>0.00</b>                                                |                      |
| 18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6i).</b>                                                                                                                                               | 18. \$ <b>0.00</b>                                                 |                      |
| 19. <b>Other payments you make to support others who do not live with you.</b><br>Specify: _____                                                                                                                                                                                                                     | \$ <b>0.00</b>                                                     |                      |
| 20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>                                                                                                                                                                                                     | 19.                                                                |                      |
| 20a. Mortgages on other property                                                                                                                                                                                                                                                                                     | 20a. \$ <b>0.00</b>                                                |                      |
| 20b. Real estate taxes                                                                                                                                                                                                                                                                                               | 20b. \$ <b>0.00</b>                                                |                      |
| 20c. Property, homeowner's, or renter's insurance                                                                                                                                                                                                                                                                    | 20c. \$ <b>0.00</b>                                                |                      |
| 20d. Maintenance, repair, and upkeep expenses                                                                                                                                                                                                                                                                        | 20d. \$ <b>0.00</b>                                                |                      |
| 20e. Homeowner's association or condominium dues                                                                                                                                                                                                                                                                     | 20e. \$ <b>0.00</b>                                                |                      |
| 21. <b>Other:</b> Specify: _____                                                                                                                                                                                                                                                                                     | 21. +\$ <b>0.00</b>                                                |                      |
| 22. <b>Your monthly expenses.</b> Add lines 4 through 21.<br>The result is your monthly expenses.                                                                                                                                                                                                                    | 22. \$ <b>3,894.00</b>                                             |                      |
| 23. <b>Calculate your monthly net income.</b>                                                                                                                                                                                                                                                                        |                                                                    |                      |
| 23a. Copy line 12 (your combined monthly income) from Schedule I.                                                                                                                                                                                                                                                    | 23a. \$ <b>3,962.83</b>                                            |                      |
| 23b. Copy your monthly expenses from line 22 above.                                                                                                                                                                                                                                                                  | 23b. -\$ <b>3,894.00</b>                                           |                      |
| 23c. Subtract your monthly expenses from your monthly income.<br>The result is your <i>monthly net income</i> .                                                                                                                                                                                                      | 23c. \$ <b>68.83</b>                                               |                      |
| 24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b><br>For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? |                                                                    |                      |
| <input checked="" type="checkbox"/> No.                                                                                                                                                                                                                                                                              |                                                                    |                      |
| <input type="checkbox"/> Yes.                                                                                                                                                                                                                                                                                        |                                                                    |                      |
| Explain: _____                                                                                                                                                                                                                                                                                                       |                                                                    |                      |

**United States Bankruptcy Court  
Northern District of Illinois**

In re James Mamas  
Mary Beth Mamas

Debtor(s)

Case No.

Chapter 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date August 15, 2015

Signature /s/ James Mamas  
**James Mamas**  
Debtor

Date August 15, 2015

Signature /s/ Mary Beth Mamas  
**Mary Beth Mamas**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **James Mamas**  
**Mary Beth Mamas**

Debtor(s)

Case No.  
Chapter **7**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

***DEFINITIONS***

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

---

**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT             | SOURCE                                                        |
|--------------------|---------------------------------------------------------------|
| <b>\$18,413.00</b> | <b>2015 YTD: Husband MSC Industrial Supply</b>                |
| <b>\$18,513.00</b> | <b>2015 YTD: Wife Clerk of the Eighteenth Judicial Circui</b> |
| <b>\$1.00</b>      | <b>2014: Wife Clerk of the Eighteenth Judicial Circui</b>     |
| <b>\$50,644.00</b> | <b>2014: Husband MSC Industrial Supply</b>                    |
| <b>\$33,594.00</b> | <b>2013: Husband MSC Industrial Supply</b>                    |

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## 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|--------|--------|
|--------|--------|

## 3. Payments to creditors

None

Complete *a.* or *b.*, as appropriate, and *c.*

*a. Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF CREDITOR                                                                                                          | DATES OF<br>PAYMENTS | AMOUNT PAID   | AMOUNT STILL<br>OWING |
|------------------------------------------------------------------------------------------------------------------------------------------|----------------------|---------------|-----------------------|
| <b>Fifth Third Bank</b><br><b>Fifth Third Bank Bankruptcy Department,</b><br><b>1830 E Paris Ave Se</b><br><b>Grand Rapids, MI 49546</b> |                      | <b>\$0.00</b> | <b>\$244,495.00</b>   |

None

*b. Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF<br>PAYMENTS/<br>TRANSFERS | AMOUNT<br>PAID OR<br>VALUE OF<br>TRANSFERS | AMOUNT STILL<br>OWING |
|------------------------------|------------------------------------|--------------------------------------------|-----------------------|
|------------------------------|------------------------------------|--------------------------------------------|-----------------------|

None

*c. All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR AND<br>RELATIONSHIP TO DEBTOR | DATE OF PAYMENT | AMOUNT PAID | AMOUNT STILL<br>OWING |
|------------------------------------------------------------|-----------------|-------------|-----------------------|
|------------------------------------------------------------|-----------------|-------------|-----------------------|

## 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT<br>AND CASE NUMBER | NATURE OF<br>PROCEEDING | COURT OR AGENCY<br>AND LOCATION | STATUS OR<br>DISPOSITION |
|------------------------------------|-------------------------|---------------------------------|--------------------------|
|------------------------------------|-------------------------|---------------------------------|--------------------------|

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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| NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED | DATE OF SEIZURE | DESCRIPTION AND VALUE OF PROPERTY |
|------------------------------------------------------------------|-----------------|-----------------------------------|
|------------------------------------------------------------------|-----------------|-----------------------------------|

#### **5. Repossessions, foreclosures and returns**

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR OR SELLER | DATE OF REPOSSESSION,<br>FORECLOSURE SALE,<br>TRANSFER OR RETURN | DESCRIPTION AND VALUE OF PROPERTY |
|----------------------------------------|------------------------------------------------------------------|-----------------------------------|
|----------------------------------------|------------------------------------------------------------------|-----------------------------------|

#### **6. Assignments and receiverships**

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF ASSIGNEE | DATE OF ASSIGNMENT | TERMS OF ASSIGNMENT OR SETTLEMENT |
|------------------------------|--------------------|-----------------------------------|
|------------------------------|--------------------|-----------------------------------|

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CUSTODIAN | NAME AND LOCATION OF COURT<br>CASE TITLE & NUMBER | DATE OF ORDER | DESCRIPTION AND VALUE OF PROPERTY |
|-------------------------------|---------------------------------------------------|---------------|-----------------------------------|
|-------------------------------|---------------------------------------------------|---------------|-----------------------------------|

#### **7. Gifts**

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON OR ORGANIZATION | RELATIONSHIP TO DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND VALUE OF GIFT |
|--------------------------------------------|--------------------------------|--------------|-------------------------------|
|--------------------------------------------|--------------------------------|--------------|-------------------------------|

#### **8. Losses**

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|-----------------------------------|----------------------------------------------------------------------------------------------------------|--------------|
|-----------------------------------|----------------------------------------------------------------------------------------------------------|--------------|

#### **9. Payments related to debt counseling or bankruptcy**

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT,<br>NAME OF PAYER IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---------------------------|--------------------------------------------------------|------------------------------------------------------|
|---------------------------|--------------------------------------------------------|------------------------------------------------------|

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| NAME AND ADDRESS OF PAYEE                                                           | DATE OF PAYMENT,<br>NAME OF PAYER IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|-------------------------------------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------|
| <b>Cherny Law Offices, P.C.<br/>1111 S. Washington St.<br/>Naperville, IL 65040</b> | <b>07/20/15</b>                                        | <b>\$812.00</b>                                      |

#### 10. Other transfers

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFeree,<br>RELATIONSHIP TO DEBTOR                                                                                                                                                                                           | DATE | DESCRIBE PROPERTY TRANSFERRED<br>AND VALUE RECEIVED |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-----------------------------------------------------|
| None <input checked="" type="checkbox"/> b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary. |      |                                                     |

| NAME OF TRUST OR OTHER DEVICE | DATE(S) OF TRANSFER(S) | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY |
|-------------------------------|------------------------|---------------------------------------------------------------------------------------|
|-------------------------------|------------------------|---------------------------------------------------------------------------------------|

#### 11. Closed financial accounts

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE OR CLOSING |
|---------------------------------|----------------------------------------------------------------------------------|------------------------------------|
|---------------------------------|----------------------------------------------------------------------------------|------------------------------------|

#### 12. Safe deposit boxes

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY |
|----------------------------------------------|---------------------------------------------------------------|-------------------------|---------------------------------------|
|----------------------------------------------|---------------------------------------------------------------|-------------------------|---------------------------------------|

#### 13. Setoffs

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|----------------|------------------|
|------------------------------|----------------|------------------|

#### 14. Property held for another person

None  List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|---------------------------|-----------------------------------|----------------------|
|---------------------------|-----------------------------------|----------------------|

**15. Prior address of debtor**

None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| ADDRESS | NAME USED | DATES OF OCCUPANCY |
|---------|-----------|--------------------|
|---------|-----------|--------------------|

**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR DISPOSITION |
|---------------------------------------|---------------|-----------------------|
|---------------------------------------|---------------|-----------------------|

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**18 . Nature, location and name of business**

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF  
SOCIAL-SECURITY OR  
OTHER INDIVIDUAL  
TAXPAYER-I.D. NO.

| NAME | (ITIN)/ COMPLETE EIN | ADDRESS | NATURE OF BUSINESS | BEGINNING AND ENDING DATES |
|------|----------------------|---------|--------------------|----------------------------|
|------|----------------------|---------|--------------------|----------------------------|

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

|      |         |
|------|---------|
| NAME | ADDRESS |
|------|---------|

---

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

---

**19. Books, records and financial statements**

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

|                  |                         |
|------------------|-------------------------|
| NAME AND ADDRESS | DATES SERVICES RENDERED |
|------------------|-------------------------|

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

|      |         |                         |
|------|---------|-------------------------|
| NAME | ADDRESS | DATES SERVICES RENDERED |
|------|---------|-------------------------|

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

|      |         |
|------|---------|
| NAME | ADDRESS |
|------|---------|

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

|                  |             |
|------------------|-------------|
| NAME AND ADDRESS | DATE ISSUED |
|------------------|-------------|

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#### **20. Inventories**

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

|                   |                      |                                                                     |
|-------------------|----------------------|---------------------------------------------------------------------|
| DATE OF INVENTORY | INVENTORY SUPERVISOR | DOLLAR AMOUNT OF INVENTORY<br>(Specify cost, market or other basis) |
|-------------------|----------------------|---------------------------------------------------------------------|

None  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

|                   |                                                      |
|-------------------|------------------------------------------------------|
| DATE OF INVENTORY | NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS |
|-------------------|------------------------------------------------------|

---

#### **21 . Current Partners, Officers, Directors and Shareholders**

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

|                  |                    |                        |
|------------------|--------------------|------------------------|
| NAME AND ADDRESS | NATURE OF INTEREST | PERCENTAGE OF INTEREST |
|------------------|--------------------|------------------------|

None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

|                  |       |                                             |
|------------------|-------|---------------------------------------------|
| NAME AND ADDRESS | TITLE | NATURE AND PERCENTAGE<br>OF STOCK OWNERSHIP |
|------------------|-------|---------------------------------------------|

---

#### **22 . Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

|      |         |                    |
|------|---------|--------------------|
| NAME | ADDRESS | DATE OF WITHDRAWAL |
|------|---------|--------------------|

None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

|                  |       |                     |
|------------------|-------|---------------------|
| NAME AND ADDRESS | TITLE | DATE OF TERMINATION |
|------------------|-------|---------------------|

---

#### **23 . Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

|                                                           |                                   |                                                            |
|-----------------------------------------------------------|-----------------------------------|------------------------------------------------------------|
| NAME & ADDRESS<br>OF RECIPIENT,<br>RELATIONSHIP TO DEBTOR | DATE AND PURPOSE<br>OF WITHDRAWAL | AMOUNT OF MONEY<br>OR DESCRIPTION AND<br>VALUE OF PROPERTY |
|-----------------------------------------------------------|-----------------------------------|------------------------------------------------------------|

---

#### **24. Tax Consolidation Group.**

None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

|                            |                                      |
|----------------------------|--------------------------------------|
| NAME OF PARENT CORPORATION | TAXPAYER IDENTIFICATION NUMBER (EIN) |
|----------------------------|--------------------------------------|

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**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 15, 2015

Signature /s/ James Mammas  
**James Mammas**  
Debtor

Date August 15, 2015

Signature /s/ Mary Beth Mammas  
**Mary Beth Mammas**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

## **AGREEMENT FOR CHAPTER 7 BANKRUPTCY SERVICES**

THIS AGREEMENT, made on **August 15, 2015**, is hereby entered into between **JAMES & MARY BETH MAMMAS**, herein referred to as the "Debtor" and **WILLIAM D. CHERNY**, of the law offices of **CHERNY LAW OFFICES. P.C.**, 1111 S. Washington St., Naperville, Illinois 60540 hereinafter referred to as the "Attorney."

The parties agree as follows:

**1. Type of Bankruptcy.** Debtor retains Attorney to file a Chapter 7 bankruptcy case. If the Debtor determines at a later date that the Debtor desires to file a Chapter 13 bankruptcy case, the parties shall execute a new fee contract setting forth the terms of such representation.

**2. Base Attorney Fees.** The base attorney fee for filing the Chapter 7 bankruptcy case is **\$1,500.00**.

The base fee of **\$1,500.00** is based on the following assumptions:

- (a) The Debtor has provided the Attorney with complete and accurate information.
- (b) The Debtor's circumstances, particularly the Debtor's Current Monthly Income as defined by the Bankruptcy Code, does not substantially change prior to the actual filing of the Chapter 7 Bankruptcy case.
- (c) The Debtor must pay the fee in full upon the execution of this Agreement.

If any of these assumptions prove to be inaccurate, and as a result the amount of legal services provided by the Attorney is increased, then the base attorney fee shall be increased accordingly and to compensate the Attorney for the additional time and services in providing the legal services. At such time, the parties must execute a supplement to this Agreement. If the Debtor refuses to sign such a supplement, then the Attorney-Debtor relationship shall be terminated and no Chapter 7 bankruptcy Case will be filed for Debtor by the Attorney.

**3. Debtor's Obligations to Pay Designated Costs.** The Debtor shall be obligated to pay the following costs related to the filing of a Chapter 7 bankruptcy case. The costs are as follows:

- (a) The fee of **\$335.00** charged by the Bankruptcy Court to file a Chapter 7 bankruptcy case, paid via the Attorney at the time of the filing of the Bankruptcy Petition.
- (b) The cost of pre-filing consumer credit counseling, which is a prerequisite to filing for bankruptcy relief and paid directly to the counseling service provider, which is approximately \$50.00 for an individual and no more than \$75.00 for a husband and wife.

- (c) The cost of a post-filing instructional course concerning personal financial management, which is a prerequisite to obtaining the Discharge of debts in a Chapter 7 case and paid directly to the provider of the course by the Debtor. The amount of this fee is not known at this time but should be consistent with the pre-filing credit counseling fees.
- (d) The cost of obtaining any consumer credit reports, which is **\$33.00** for an individual and **\$53.00** for husband and wife.
- (e) The cost of obtaining tax returns or tax transcripts directly from the taxing authorities or from any third-party provider.
- (f) The cost of obtaining copies of judgments, deeds, deeds of trust, title certificates, court papers, county tax records, and other similar documents.
- (g) The cost of securing any prior court records from the PACER system for federal cases.
- (h) The cost of securing any other records or statements not otherwise produced by or available to the Debtor.

**4. Services provided Under the Attorney's Base Fee.** The services of the attorney included in the base fee are those normally contemplated for a Chapter 7 case. They include the services listed below:

- (a) All services reasonably necessary to fully inform the Debtor of the Debtor's rights and responsibilities under the Bankruptcy Laws.
- (b) All services reasonably necessary to enable the Debtor to make an informed decision about the filing of a Chapter 7 bankruptcy case.
- (c) Advising the Debtor of all available exemptions under any applicable law and assisting the Debtor in claiming the exemptions that best serve the Debtor's needs and desires.
- (d) Assisting the Debtor in complying with all of the requirements imposed by the Bankruptcy Laws, the Bankruptcy Rules, or any Local Bankruptcy Rules.
- (e) Preparation and electronic filing of petition, schedules, supplemental local forms and mailing matrix.
- (f) Drafting and mailing notice to creditors advising of filing of case, if necessary.
- (g) Notifying you regarding date and time of the Section 341 meeting of creditors and your other responsibilities.

- (h) Preparation for and attendance at Section 341 meeting.
- (i) Filing of any motions to avoid non-purchase money liens on exempt household goods and judgment liens that impair exempt property.
- (j) Assisting the Debtor in carrying out the Debtor's Statement of Intentions, provided that the Debtor pays the Non-Base Fee for any redemptions.
- (k) Assisting the Debtor in complying with all proper and timely requests for information and/or documents by the Bankruptcy Trustee, the Court, or other parties involved in the case.
- (l) Communicating as necessary with the creditors and other parties involved in the case (including their attorneys) to facilitate the administration of the case and the application of the Automatic Stay.

**5. Additional or Non-Base Legal Services.** In some Chapter 7 cases, the legal services which are beyond those contemplated in the base fee must nonetheless be provided by the Attorney. These legal services are listed below:

- (a) Representing the Debtor in any dischargeability proceeding, including student loan discharge proceedings.
- (b) Representing the Debtor in any contested motion to avoid any type of a lien or judgment.
- (c) Representing the Debtor in a motion to continue the Automatic Stay.
- (d) Representing the Debtor in any contested matters or adversary proceedings related to the enforcement of the Automatic Stay by a creditor.
- (e) Representing the Debtor in any action to enforce the Discharge injunction or enforce the Automatic Stay.
- (f) Representing the Debtor in any motions related to the enforcement of Sections 707(a) or 707(b) of the Bankruptcy Code, except as provided in the Special Circumstance Addendum.
- (g) Representation the Debtor in any contested motions for relief from the Automatic Stay.
- (h) Representing the Debtor in any motions to redeem exempt personal property.
- (i) Representing the Debtor in any contested matter regarding the Debtor's claim of exempt property.

- (j) Filing any amendments to the Schedules, unless the amendment arises out of a mistake by the Attorney.
- (k) Filing a motion to continue the 341 meeting of creditors at the request of the Debtor.
- (l) Filing of motions to abandon property.
- (m) Representing the Debtor in any other matters not specifically designated as a Base Fee Service in this Agreement.

**6. Compensation for Non-Base Legal Services.** For such non-base services, you may be charged without any further notice and in the discretion of the Court non-base fees for the following services: (a) Amendments to Schedules & Court Fee; (b) Motion to continue the 341 meeting; (c) Defending a motion for relief from stay; (d) Motion for Redemption; (e) Motion to continue the Automatic Stay; (f) Motion to Avoid a Lien or Judgment.

If such matters arise and the retainer has not been exhausted, fees for such matters shall be billed against the retainer until it is exhausted, and thereafter fees shall accrue at \$300.00 per hour for services rendered. The Attorney will keep time and expense records for any non-base service and apply to the Court for the approval of the fee plus all expenses incurred.

In the event that sanctions are received against any opposing party, the Client agrees that any damages recovered may be used to offset costs and fees as incurred, to be later balanced in the accounting of the case. In the event that sanctions are ever awarded against the Attorneys, for false statements or documents provided by the Client or other improper conduct by the Client, the Client shall indemnify the Attorney and be responsible for payment of any such award.

**7. Expenses.** The Attorney shall be entitled to apply to the Court for approval of any expenses related to your case for base fee or non-base fee services. Such expenses include but are not limited to court fees, telephone fees, fax fees, copy fees, postage fees, PACER fees, electronic or other research fees.

**8. Payment of Base and Non-Base Fees.**

- (a) **The Base Fee of \$1,500.00, Costs of filing the Voluntary Bankruptcy Petition of \$335.00 and Credit Report \$53.00 for a total of \$1,888.00 must be paid to Attorney in full prior to the time the Attorney files the Chapter 7 Petition and Schedules.**
- (b) All fixed Non-Base fees must be paid in Advance of the Service by the Debtor.
- (c) Fees for services based on time and expenses shall be paid within 30 days of the Debtor's receipt of the bill for such services; provided, however, that the Attorney

may require the payment of a retainer fee for non-base services that are expected to require more than 2 hours of the Attorney's time.

(d) The Debtor understands that if the Debtor does not pay the non-base fees as provided in this Agreement then the Attorney has no obligation to provide the non-base services and has the right to file a motion to withdraw as the attorney for the debtor in the Chapter 7 case, the contested case, or the adversary proceeding.

**9. Means Test Services.** With respect to the "means test" provisions imposed by Section 707(b) of the Bankruptcy Code, the base fee charged in this case is based on one of the four assumptions set forth below. The assumption that applies is designated by the assumption that applies is designated by the initials of the Debtor placed after the Assumption.

(a) The Debtor's debts are not primarily consumer debts and therefore the "means test" does not apply. The parties assume that no issues concerning the "means test" will arise in this case.

(b) The Debtor's current monthly income as defined by the Bankruptcy Code is below the median income. The parties assume that no issues concerning the "means test" will arise in this case.

(c) The Debtor's current monthly income as defined by the Bankruptcy Code is above the median income but the Debtor's expenses, as calculated under Section 707(b)(2)(A) are sufficient to rebut the presumption that the filing of a Chapter 7 case would be an abuse of the Bankruptcy laws. The parties assume that no issues concerning the "means test" will arise in this case.

(d) A presumption of Bankruptcy abuse does arise in this case, but the Debtor and the Attorney will attempt to rebut the presumption by demonstrating extraordinary circumstances pursuant to Section 707(b)(2)(B) of the Bankruptcy Code. Attached to this Agreement is an Addendum setting forth an explanation of the Debtor's obligations in demonstrating extraordinary circumstances and the details of the parties' Agreement concerning fees for proceedings related to the establishment of extraordinary circumstances.

**10. Debtor's Obligations.** The Debtor's obligations are as follows:

(a) To promptly pay all Base and Non-Base Legal fees and charges.

(b) To provide the Attorney with all requested documents, bills statements, payment advices, bank records, tax returns, tax bills, appraisals, retirement and savings account, and income information and to sign any and all necessary forms to allow the Attorney to secure such documentation.

(c) To provide accurately and honestly all of the information necessary to prepare and file the Chapter 7 bankruptcy case, and other motions or proceedings arising

during the course of the case.

- (d) To timely respond to all letters, emails and telephone calls from the Attorney or any member of his staff.
- (e) To keep the Attorney advised at all times of the Debtor's mailing and physical addresses, telephone numbers, and email addresses.
- (f) To appear at the first meeting of creditors (the 341 meeting) and at any other court hearings or meetings as may be required by the Court or any other party.
- (g) To keep all scheduled office appointments with the Attorney and to notify the Attorney in advance of any problems with the timing and scheduling or rescheduling of such appointments.
- (h) To contact the attorney by Telephone with the understanding that the Attorney is only able to return calls between the hours of 9:00 a.m. to 5:00 p.m., weekdays. If the Attorney is available when the call is actually received, then the call will be taken at that time. However, if you have to leave a message for the Attorney then you must provide a number that you can be reached at during the designated times. The Attorney or will make every effort to return all such telephone calls within 24 hours, excluding weekends and holidays.
- (i) To provide any information requested of the Debtor by the Chapter 7 Trustee, or any other party in the case, unless the Court rules that the Debtor is not required to provide such information.
- (j) To respond as soon as possible to any requests for the Debtor by the Attorney.
- (k) To comply with the obligations imposed upon the Debtor by the Local Rules of the Bankruptcy Court for the Northern District of Illinois.

**11. Attorney Withdrawal from Chapter 7 case, Adversary Proceeding or Contested Matter.** Pursuant to the Local Rules of the Bankruptcy Court, the Attorney shall remain the responsible attorney of record for the Debtor in all matters in the case until the case is closed, dismissed or the discharge is entered or until the Attorney is relieved from such representation by order of the Court. The parties agree that just reasons for the Attorney to withdraw from the representation of the Debtor, include but are not limited to the following:

- (a) The failure of the Debtor to provide complete, truthful and accurate information to the Attorney.
- (b) The failure of the Debtor to comply with the Debtor's obligations as provided for in this Agreement and in the Local Rules.
- (c) The failure of the Debtor to comply with any of the obligations imposed on the

Debtor by the Bankruptcy Code and the Bankruptcy Rules.

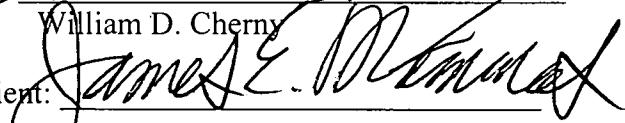
- (d) The failure or refusal of the Debtor to comply with the Debtor's obligations to provide any supplemental information to the Court or to the Chapter 7 Trustee or to correct any incorrect or incomplete information previously provided to the Court or the Trustee.
- (e) The failure of the Debtor to provide complete, truthful and accurate information to the Court and/or the Chapter 7 Trustee.
- (f) The failure of the Debtor to pay for all Non-Base fee services.
- (g) If the Debtor are husband and wife, then any separation, serious domestic dispute, or divorce of the parties.
- (h) Any irreconcilable conflict between the Attorney and the Debtor with respect to this case.

CHERNY LAW OFFICES, P.C.

By:

  
William D. Cherny

Client:

  
James E. McDonagh

Client:

  
Mary Ellen A. Klemm

Dated: August 15, 2015

Dated: 8-15-15

Dated: 8-15-15

B8 (Form 8) (12/08)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **James Mammas  
Mary Beth Mammas**

Debtor(s)

Case No.

Chapter

**7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

|                                                                                                                                                                                                                                                                            |                                                                                                                              |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|--|
| Property No. 1                                                                                                                                                                                                                                                             |                                                                                                                              |  |
| Creditor's Name:<br><b>Fifth Third Bank</b>                                                                                                                                                                                                                                | Describe Property Securing Debt:<br><b>Single Family Home</b><br><b>Location: 6548 Midhurst Road, Downers Grove IL 60516</b> |  |
| Property will be (check one):<br><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained                                                                                                                                                         |                                                                                                                              |  |
| If retaining the property, I intend to (check at least one):<br><input type="checkbox"/> Redeem the property<br><input checked="" type="checkbox"/> Reaffirm the debt<br><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). |                                                                                                                              |  |
| Property is (check one):<br><input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt                                                                                                                                           |                                                                                                                              |  |

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

|                                 |                           |                                                                                                                                 |
|---------------------------------|---------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| Property No. 1                  |                           |                                                                                                                                 |
| Lessor's Name:<br><b>-NONE-</b> | Describe Leased Property: | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):<br><input type="checkbox"/> YES <input checked="" type="checkbox"/> NO |

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date August 15, 2015

Signature /s/ James Mammas  
**James Mammas**  
Debtor

Date August 15, 2015

Signature /s/ Mary Beth Mammas  
**Mary Beth Mammas**  
Joint Debtor

United States Bankruptcy Court  
Northern District of Illinois

In re James Mamas  
Mary Beth Mamas

Debtor(s)

Case No.  
Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

|                                                             |                    |
|-------------------------------------------------------------|--------------------|
| For legal services, I have agreed to accept .....           | \$ <u>1,500.00</u> |
| Prior to the filing of this statement I have received ..... | \$ <u>812.00</u>   |
| Balance Due .....                                           | \$ <u>688.00</u>   |

2. The source of the compensation paid to me was:

Debtor       Other (specify):

3. The source of compensation to be paid to me is:

Debtor       Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: August 15, 2015

/s/ William D. Cherny

William D. Cherny 6239126

Cherny Law Offices, P.C.

1111 S. Washington St.

Naperville, IL 65040

(630) 219-4381 Fax: (630) 219-4383

bill@chernylaw.com

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## **1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

### **Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court  
Northern District of Illinois**

In re James Mammas  
Mary Beth Mammas

Debtor(s)

Case No.

Chapter 7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

James Mammas  
Mary Beth Mammas

Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

|                                    |                        |
|------------------------------------|------------------------|
| X <u>/s/ James Mammas</u>          | <b>August 15, 2015</b> |
| Signature of Debtor                | Date                   |
| X <u>/s/ Mary Beth Mammas</u>      | <b>August 15, 2015</b> |
| Signature of Joint Debtor (if any) | Date                   |

---

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
Northern District of Illinois**

In re **James Mammas**  
**Mary Beth Mammas**

Debtor(s)

Case No.

Chapter

**7**

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: **25**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **August 15, 2015**

**/s/ James Mammas**

**James Mammas**

Signature of Debtor

Date: **August 15, 2015**

**/s/ Mary Beth Mammas**

**Mary Beth Mammas**

Signature of Debtor

Account Resolution Services  
1801 Nw 66th Ave  
Fort Lauderdale, FL 33313

Account Resolution Services  
1801 Nw 66th Ave  
Fort Lauderdale, FL 33313

ATG Credit  
1700 W Cortland St Ste 2  
Chicago, IL 60622

Blitt & Gaines, P.C.  
661 Glenn Avenue  
Wheeling, IL 60090

Certified Services Inc  
1733 Washington St Ste 2  
Waukegan, IL 60085

Fifth Third Bank  
Fifth Third Bank Bankruptcy Department,  
1830 E Paris Ave Se  
Grand Rapids, MI 49546

GECRB/JC Penny  
Attention: Bankruptcy  
PO Box 103104  
Roswell, GA 30076

Illinois Collection Service/ICS  
Illinois Collection Service  
PO Box 1010  
Tinley Park, IL 60477

Illinois Collection Service/ICS  
Illinois Collection Service  
Po Box 1010  
Tinley Park, IL 60477

Internal Revenue Service  
Centralized Insolvency Operations  
PO Box 7346  
Philadelphia, PA 19101-7346

Kohls/Capone  
N56 W 17000 Ridgewood Dr  
Menomonee Falls, WI 53051

Medcial Business Bureau  
PO Box 1219  
Park Ridge, IL 60068

Medical Business Bureau  
PO Box 1219  
Park Ridge, IL 60068

Medical Business Bureau  
PO Box 1219  
Park Ridge, IL 60068

Medical Business Bureau  
PO Box 1219  
Park Ridge, IL 60068

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Medical Business Bureau  
PO Box 1219  
Park Ridge, IL 60068

Medical Business Bureau  
PO Box 1219  
Park Ridge, IL 60068

Medical Business Bureau  
PO Box 1219  
Park Ridge, IL 60068

Merchants Credit  
223 W. Jackson Blvd.  
Suite 400  
Chicago, IL 60606

Merchants Credit  
223 W. Jackson Blvd.  
Suite 400  
Chicago, IL 60606

Merchants Credit  
223 W. Jackson Blvd.  
Suite 400  
Chicago, IL 60606

Midland Funding  
8875 Aero Dr Ste 200  
San Diego, CA 92123

Midland Funding  
8875 Aero Dr Ste 200  
San Diego, CA 92123

Pellettieri  
991 Oak Creek Dr  
Lombard, IL 60148